

**United States Bankruptcy Court
Northern District of Illinois
Eastern Division**

IN RE: Michelle Y. Powell

DEBTOR(S)

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**CHAPTER 13
Case No. 16-25353
Judge: Goldgar**

To:

Michelle Powell, 649 E. 50th St., 20E, Chicago, IL 60615

Trustee Stearns, 801 Warrenville Road, Suite 650 Lisle, IL60532 (via electronic notice)

And see attached service list

NOTICE OF MOTION

PLEASE TAKE NOTICE that on Friday, February 18, 2022 at 10:00 a.m., I will appear before the Honorable Judge Goldgar, or any judge sitting in that judge's place, and present the motion to Modify Plan and Extend Plan Payments, a copy of which is attached. This motion will be presented and heard electronically using Zoom for Government. No personal appearance in court is necessary or permitted.

To appear and be heard on the motion, you must do the following: To appear by video, use this link: <https://www.zoomgov.com/>. Then enter the meeting ID and password. To appear by telephone, call Zoom for Government at 1-669-254-5252 or 1-646-828- 7666. Then enter the meeting ID and password.Meeting ID and password. The meeting ID for this hearing is **161 319 7225** and the password is **584922**. The meeting ID and password can also be found on the judge's page on the court's web site.

If you object to this motion and want it called on the presentment date above, you must file a Notice of Objection no later than two (2) business days before that date. If a Notice of Objection is timely filed, the motion will be called on the presentment date. If no Notice of Objection is timely filed, the court may grant the motion in advance without a hearing.

By: /s/ Joseph P. Doyle

Joseph P. Doyle, Attorney for debtor

Certification

CERTIFICATE OF SERVICE I, Joseph P. Doyle, certify under penalty of perjury under the laws of the United States of America that I served a copy of this notice and the attached motion on each entity shown on the attached list at the address shown and by the method indicated on the list on January 25, 2022 at 4:30 p.m.

By: /s/Joseph P. Doyle

Attorney for debtor

Attorney for the Debtor

Prepared By : Joseph P. Doyle

Law Offices of Joseph P. Doyle

105 S. Roselle Road, Suite 203

Schaumburg, IL 60193

(Ph): 847-985-1100 (Fax) 847-985-1126

SERVICE LIST

Registrants Served Via Electronic

Patrick S. Layng, United States Trustee
219 South Dearborn Street, Suite 873
Chicago, IL 60604

Trustee Glenn Stearns
801 Warrenville Road St.
Suite 650
Lisle, IL 60532

Atlas Acquisitions LLC
294 Union St.
Hackensack, NJ 07601

Capital One Auto Finance
P.O. BOX 201347
ARLINGTON, TX 76006

Capital One Auto Finance c/o AIS Portfolio Services, LP
P.O. BOX 4360
Houston, TX 77210-4360

Capital One Auto Finance c/o AIS Portfolio Services, LP f/k/a AIS Data Services
d/b/a/ Ascension Capital Group
4515 N Santa Fe Ave. Dept. APS
Oklahoma City, OK 73118

Lakeview Loan Servicing, LLC
425 Phillips Boulevard
Ewing, NJ 08618

NCEP LLC
c/o Becket and Lee LLP
PO Box 3001
Malvern, PA 19355-0701

McCalla Raymer Pierce, LLC
1 N Dearborn Street

Suite 1200
Chicago, IL 60602

Parties Served Via First Class Mail

Account Receivable Management
155 Mid Atlantic Parkway
Thorofare, NJ 08086

Advanced Endodontics
103 S. Greenleaf, Suite K
Gurnee, IL 60031

American Home Shield
P.O. Box 849
Carroll, IA 51401

Ar Resources Inc
1777 Sentry Pkwy W
Blue Bell, PA 19422

Asset Acceptance, LLC
PO Box 2036
Warren, MI 48090

Associate Area Counsel, SB/SE
200 W. Adams, Suite 2300
Chicago, IL 60606-5208

Atlas Acquisitions LLC
294 Union Street
Hackensack, NJ 07601

Avenue/WFNNB
PO Box 659584
San Antonio, TX 78265-9584

Bank Of America
Nc4-105-03-14
Po Box 26012
Greensboro, NC 27410

Caine & Weiner
Po Box 5010
Woodland Hills, CA 91365

Capital One
P.O. Box 85520
Richmond, VA 23285

Capital One Auto Finance
Attn: Bankruptcy Dept
Po Box 30258
Salt Lake City, UT 84130

Chase
800 Brooksedge Blvd.
Westerville, OH 43081

Chase Bank
National Bank by Mail
PO Box 36520
Louisville, KY 40233-6520

Chase Receivables
1247 Browadway
Sonoma, CA 95476

Choice Recovery Inc
1550 Old Henderson Rd Ste 100
Columus, OH 43220

Citibank
P.O. Box 6077
Sioux Falls, SD 57117-6077

City of Waukegan
Attn: Bankruptcy Dept.
106 N. Martin Luther King Jr. Ave
Waukegan, IL 60085

Consumer Co-Op Credit Union
P.O. Box 9119
Waukegan, IL 60079

D. Patrick Mullarkey Tax Division
P.O. Box 55
Ben Franklin Station
Washington, DC 20044

Fed Loan Servicing
Po Box 60610
Harrisburg, PA 17106

Fedloan Servicing
P.O. Box 69184
Harrisburg, PA 17106

First Premier Bank
601 S. Minnesota Avenue
Sioux Falls, SD 57104

Fisher & Shapiro
2121 Waukegan
Suite 301
Deerfield, IL 60015

FMS, Inc.
PO Box 707600
Tulsa, OK 74170-7600

Global Receivables S
2703 N Highway 75
Sherman, TX 75090

Guaranty Bank
25 Turner Ave
Suite 101
Elk Grove Village, IL 60007

Guaranty Financial Group
1300 S. Mopac Expwy
Austin, TX 78746

Home Choice
1511 N. Lewis Avenue
Waukegan, IL 60085

HSBC Bank
P.O. Box 5253
Carol Stream, IL 60197

IDES
Benefits Repayments
P.O. Box 6996
Chicago, IL 60680-3012

IDES
Benefits Repayments
PO Box 19286
Springfield, IL 62794

Illinois Department of Revenue
P. O. Box 64338
Chicago, IL 60664-0338

Internal Revenue Service
Mail Stop 5010 CHI
230 S. Dearborn Street
Chicago, IL 60604

IRS
PO Box 7317
Philadelphia, PA 19101-7317

Keynote Consulting
220 W Campus Dr
#102
Arlington Heights, IL 60004

Leading Edge Recovery Solutions
P. O. Box 505
Linden, MI 48451-0505

Liberty University
P.O. Box 10425
Lynchburg, VA 24506

LVNV Funding LLC
P.O. Box 10497
Greenville, SC 29603

M & T Bank
Po Box 844
Buffalo, NY 14240

MCM
8875 Aero Dr.
Suite 200
San Diego, CA 92123

Med Business Bureau
1460 Renaissance Dr
Suite 400
Park Ridge, IL 60068

Midland Funding, LLC
8875 Aero Dr. Ste 200
San Diego, CA 92123

NCO Financial Systems
507 Prudential Road
Horsham, PA 19044

Nelnet Loans
Nelnet Claims
Po Box 82505
Lincoln, NE 68501

Nelson, Watson, & Associates
80 Merrimack Street
Lower Level
Haverhill, MA 01830

PennCredit
946 S 14th St
PO Box 988
Harrisburg, PA 17108

PORTFOLIO RECOVERY ASSOC
120 CORPORATE BLVD, STE 100
Norfolk, VA 23502

Premier Bankcard/Charter
PO Box 2208
Vacaville, CA 95696

Professional Bureau of Collections
PO Box 628
Elk Grove, CA 95759-0628

RAC Acceptance
P.O. Box 5609
Greenville, TX 75403

Receivable Management Services
4836 Brecksville Road
Richfield, OH 44286

Redline Recovery Services
P.O. Box 1022
Fort Mill, SC 29716-1022

RGS Collections
3333 Earhart Drive, Suite 150
Carrollton, TX 75006

Spiegel
P.O. Box 9204
Old Bethpage, NY 11804

Sprint/Bankruptcy
PO Box 7949
Overland Park, KS 66207-0949

State of Wisconsin
2135 Rimrock Road
P.O. Box 8906
Madison, WI 53708-8906

Sunrise Credit Services
260 Airport Plaza
Farmingdale, NY 11735-3946

Transworld systems
2235 Mercury way, Suite 275
Santa Rosa, CA 95407-5413

United Debt Holdings
P.O. Box 5609
Greenville, TX 75403-5909

United States Attorney
219 S. Dearborn Street
Chicago, IL 60604

Victoria Secret/WFNNB
P.O. Box 182125
Columbus, OH 43218-2125

Vista Medical Center
PO Box 504316
Saint Louis, MO 63150-4316

Walmart
PO Box 530939
Atlanta, GA 30353-0939

Waste Management
2625 W. Grandview Road, Suite 150
Phoenix, AZ 85023

Weltman, Weinberg & Reis
323 W. Lakeside Avenue, Suite 200
Cleveland, OH 44113

West Asset Management
P.O. Box 2548
Sherman, TX 75091-2548

Williams & Fudge, Inc
775 Addison Avenue
Rock Hill, SC 29731

Windham Professionals
382 Main Street
Salem, NH 03079

World Financial Network
PO Box 182125
Columbus, OH 43218

**United States Bankruptcy Court
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Motion to Modify Plan and Extend Plan Payments

Now Comes Counsel for, Michelle Y. Powell, Joseph Doyle, and respectfully states:

1. This Court has jurisdiction over this proceeding pursuant to 28 U.S.C. 1334 and this is a core proceeding under 28 USC 157(b)(2)
2. The debtor has filed a petition for relief pursuant to Chapter 13 on August 8, 2016.
3. This Honorable Court has confirmed the Debtor's Chapter 13 Plan, with general unsecured creditors to be paid 100% and a plan base of \$51,251.00.
4. The confirmed Chapter 13 Plan requires that the debtor make a plan payment to the Chapter 13 Trustee in the amount of \$923.00 on a monthly basis for a term of approximately 66 months.
5. The Debtor has not converted the Chapter 13 case from a Chapter 7 case.
6. At the time of this filing, the debtor is in month 65 of the plan and there is an estimated remaining plan balance of \$4,654.00.
7. The Debtor has been negatively impacted by COVID-19. Debtor was on a Payroll Control Order with her employer until March 12, 2021 when she was furloughed due to the Pandemic.
8. The Debtor was not able to find employment until July 6, 2021 when she obtained a new position. She received unemployment benefits for a short period of time between April 2021 and June 2021 but used them to retain her home.
9. The Debtor was again furloughed and was out of work without receiving any unemployment benefits from September 2021 and just began working again January 14, 2022.
10. Under the CARES Act, a debtor may extend her plan beyond the traditional 60-month period.

11. The Debtor's Trustee payment needs to be extended to 84 months.
12. That as a result, the Debtor can afford a monthly Trustee payment of \$259.00 and will be able to continue to make her plan payments through month 84 of the plan. **Please see attached the Debtor's Amended Schedules I & J as Exhibit A.**

Wherefore, the Debtor Prays:

- a) That this Honorable Court enter an order modifying the Chapter 13 Payment Plan to \$259.00 per month starting in month 65 (February 2022).
- b) The plan base remains the same.
- c) The term for repayment is extended to 84 months.
- d) Per the amendment to the CARES Act, the case may run longer than 60 months
- d) That all other terms of the confirmed Chapter 13 plan shall remain the same.

By: /s/ Joseph P. Doyle

Joseph P. Doyle, Attorney for Debtor

Attorney for Debtor
Prepared by Joseph P. Doyle
Law Offices of Joseph P. Doyle
105 S. Roselle Road, Suite 203
Schaumburg, IL 60193
(Ph) 847-985-1100 (Fax) 847-985-1126